

Five Points Helping Students Drive Down the Cost of Healthcare

Five Points Benefit Plans, LLC Healthcare partnered with First Health Network to provide the largest PPO network in the nation with more than 1,000,000 healthcare professionals and 6,000 facilities. We provide not only quality but also affordable healthcare for our clients. We also provide Optum RX which is the largest and most affordable pharmacy benefits program in our nation.

We help students receive access to the most affordable health care and prescription benefits in all 50 states and Puerto Rico.

Student Health Association Plan – Plus \$99 Student Plan

..Preventive Care ..

At Five Points Benefit Plans we offer medical services recommended by the CMS guidelines for preventive care. There is zero out-of-pocket expense and no deductible to meet for any scheduled preventive care service or routine in-network check-up, Pap smear, flu shot, basic eye and hearing exams. It's easier to stay healthy with regular preventive care. 100% covered at zero cost to you. **1 Annual Exam Per Year.**

..Primary Care Visits ..

Primary Care services, is the core of Five Points Benefit Plans, and is considered the key for you to becoming and staying healthy. This includes medical care needs such as Primary Care office visits and X-rays. **Unlimited PCP visits per year.**

..Specialist Routine Visits Only ..

Specialist services are available with NO referral from the member's Primary Care Provider (PCP). **Limited to 1 visit per year.**

..Telemedicine ..

Free 24/7 Access to doctors. Get care from anywhere you are. **Unlimited visits per year.**

..Urgent Care ..

Services are covered at the nearest in-network Urgent Care center for treatment of an injury or illness. Urgent Care handles medical situations that can't wait or are just a little more complex than what your Primary Care Physician normally performs. **Limited to 1 visit per year.**

..Labs..

In-Network Labs (QUEST, LAB CORP, CPL) includes lab tests to ensure the medical care you need. **Unlimited visits per year.**

..Prescription Drug Benefit Program ..

Optum RX Pharmacy Benefit Plan delivers in both brand name and generic drugs.

..Ultrasounds, MRIs, CT, X-Rays & Pet Scans ..

Imaging is available at the nearest in-network Diagnostic Facility, Urgent Care, and your provider's office. Ultrasounds, CT Scans or MRIs, Pet, Mammogram. Limited to 1 visit per year. **Up to \$150 annual max benefit. Hospital Facilities Excluded.**

Student Plus \$99 Plan Summary- 60/40 Plan

Medical Benefits	Member Pays
Preventive Care (Recommended by CMS and is ACA Compliant)	100% Covered (No Charge) 1 Annual Exam Per Year
TeleMedicine (TelaDoc)	24/7 Access to U.S. licensed doctors Unlimited Access for the Entire Family at No Cost
Primary Care (PCP) Office Visits	40% Coinsurance \$25 Co-Pay with No Deductible
Specialty Care Routine Office Visit (Cardiology, OBGYN, Dermatology, etc.)	40% Coinsurance \$75 Co-Pay with No Deductible
Routine Labs (Imaging Facilities, Urgent Care, & Specialist Office)	40% Coinsurance \$75 Co-Pay with No Deductible
Advanced Imaging (X-Ray, MRI, CT, Pet Scan, Ultrasounds)	40% Coinsurance \$150 Co-Pay with No Deductible, \$150 Max Benefit
Urgent Care	40% Coinsurance \$75 Co-Pay with No Deductible
Emergency Room	40% Coinsurance \$100 Co-Pay with No Deductible, \$150 Max Benefit
OBGYN, Prenatal Care (Office Visit Only)	40% Coinsurance \$35 Co-Pay with No Deductible
In Patient and Out Patient Hospital Care	Member Pays
Inpatient Hospitalization	40% Coinsurance \$200 Copay Up to \$500 per day, 2 day max
Maternity	40% Coinsurance No Copay (\$5,000 Deductible)
 OPTUMRx®	Prescription Drugs Benefit- 30 to 90 day Supply
Generic - Tier I	\$2 Co-Pay with No Deductible
Preferred Brand - Tier II	40% Coinsurance, after annual deductible* is met. Up to \$300 Per Month Max
Non-Preferred Brand - Tier III	40% Coinsurance, after annual deductible* is met. Up to \$300 Per Month Max
Specialty Drugs - Tier IV	40% Coinsurance, after annual deductible* is met. Up to \$300 Per Month Max

* \$500 Annual Deductible per year applies to Tier II, III, and IV.

Licensed by the Texas Department of Insurance (#13765936), New Mexico Department of Insurance (#3000634697), as well as multiple other states.